

Exhibit O

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
TAMPA DIVISION**

In re:)
)
Anthony D. McDonald and) Case Number 09-25594-MGW
Mary B. McDonald,)
)
Debtors.)

Anthony D. McDonald and)
Mary B. McDonald,)
)
Plaintiffs,)
)
v.) Adv. No. 8:10-ap-00292
)
GMAC Mortgage, LLC and)
Law Office of David J. Stern, P.A.,)
)
Defendants.)
)

**NOTICE OF BANKRUPTCY
AND EFFECT OF AUTOMATIC STAY**

Defendant, GMAC Mortgage, LLC (the “GMAC”), by and through its undersigned counsel, in accordance and consistent with section 362(a) of the United States Bankruptcy Code, 11 U.S.C. §§ 101 *et seq.* (the “Bankruptcy Code”), respectfully submits this Notice of Bankruptcy and Effect of Automatic Stay, and states as follows:

1. On May 14, 2012 (the “Petition Date”), GMAC and certain of its affiliates filed voluntary petitions under Chapter 11 of Title 11 of the Bankruptcy Code in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, NY 10004-1408 (the “Bankruptcy Court”). GMAC’s bankruptcy case is jointly

administered under the Chapter 11 Case for Residential Capital, LLC, et al. and is indexed as case number 12-12020.

2. The “automatic stay” is codified in section 362 of the Bankruptcy Code. Section 362(a), *inter alia*, operates as an automatic stay of: (i) the commencement or continuation of a “judicial, administrative, or other action or proceeding” against GMAC (11 U.S.C. § 362(a)(1)); (ii) acts to “obtain possession of property” of GMAC (11 U.S.C. § 362(a)(3)); and (iii) acts to “collect, assess, or recover a claim” against GMAC arising prior to the Petition Date (11 U.S.C. § 362(a)(6)).

3. The above-captioned adversary proceeding constitutes a “judicial, administrative, or other action or proceeding” against GMAC, an act to obtain possession of GMAC’s property, and/or an act to collect or recover on a claim against GMAC.

4. Accordingly, the above-captioned adversary proceeding should be stayed pursuant to 11 U.S.C. § 362(a).

5. Any action taken by the Plaintiff against GMAC without obtaining relief from the automatic stay from the Bankruptcy Court may be void *ab initio* and may result in a finding of contempt against the Plaintiff by the Bankruptcy Court. GMAC reserves and retains all of its statutory rights to seek relief in the Bankruptcy Court from any action, judgment, order, or ruling entered in violation of the Automatic Stay.

Respectfully submitted this 17th day of May, 2012

/s/ Rashad Blossom
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-and-

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CERTIFICATE OF SERVICE

I hereby certify that a true and accurate copy of the foregoing NOTICE was furnished by electronic CM/ECF transmission or by first class U.S. Mail, postage prepaid, on May 17, 2012, to:

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